



COVERED
CALIFORNIA

Providing Consumer Assistance

Participant Guide
Version 1.0

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1. PROVIDING CUSTOMER ASSISTANCE

This course will provide students with an understanding of Covered California's primary population segments and how to gear messages towards those segments, different methods and approaches to supporting consumers through decision making, tools to help facilitate consumer assistance and the various consumer programs offered both internally and externally to Covered California.

1.1. LEARNING OBJECTIVES

At the end of this course you will be able to:

- ✓ Identify the Covered California primary population segments and understand the best messages to use to reach them
- ✓ Describe how to support consumers through decision making
- ✓ Identify consumer assistance tools available through Covered California and how to access them
- ✓ Identify different consumer assistance programs available internally and externally to Covered California and how they interact.

2. LESSON 1: TARGETING YOUR AUDIENCE

This lesson will provide an overview on how to target Covered California's potential consumers, their motivations and challenges, their cultural diversity, and how to meet the needs of consumers with disabilities.

2.1. LEARNING OBJECTIVES

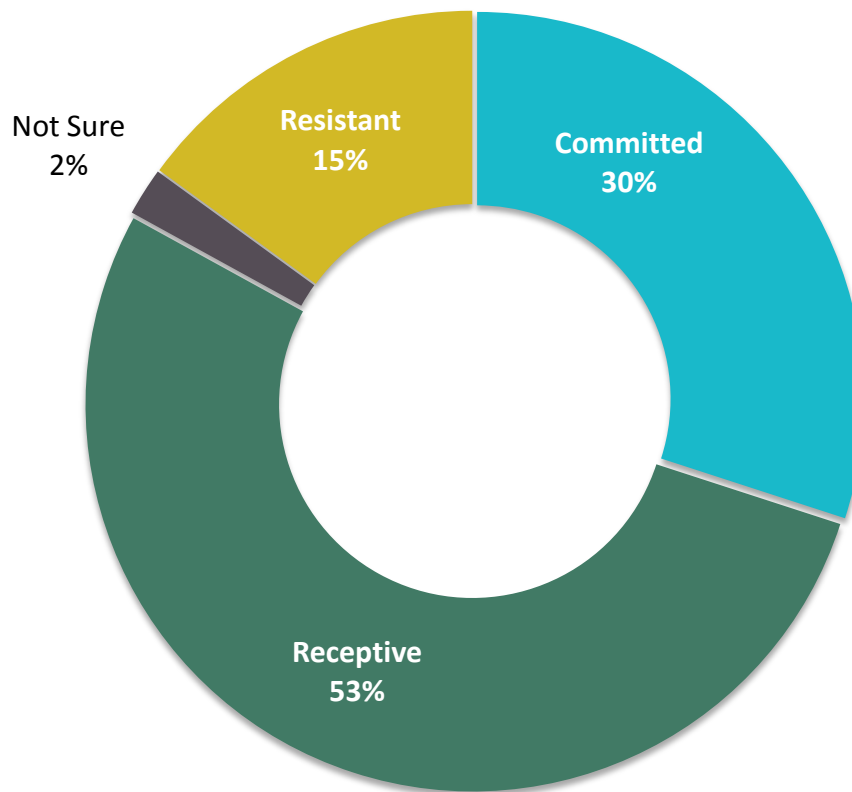
At the end of this lesson you will be able to:

- ✓ Gain an understanding of Covered California's market segments
- ✓ Gain an understanding of the motivations and challenges of the uninsured
- ✓ Gain an understanding of California's cultural diversity
- ✓ Gain an understanding of how to serve Covered California's consumers with disabilities

2.1.1. ATTITUDES OF THE UNINSURED TOWARDS HEALTHCARE

Research shows that the primary population for Covered California has varying attitudes in acceptance of Healthcare.

These range from Committed (highly likely to enroll) to Receptive (not committed, but interested in learning more) to Resistant (highly unlikely) to enroll. The chart below depicts the percentage of consumers that fall within the range of acceptance:

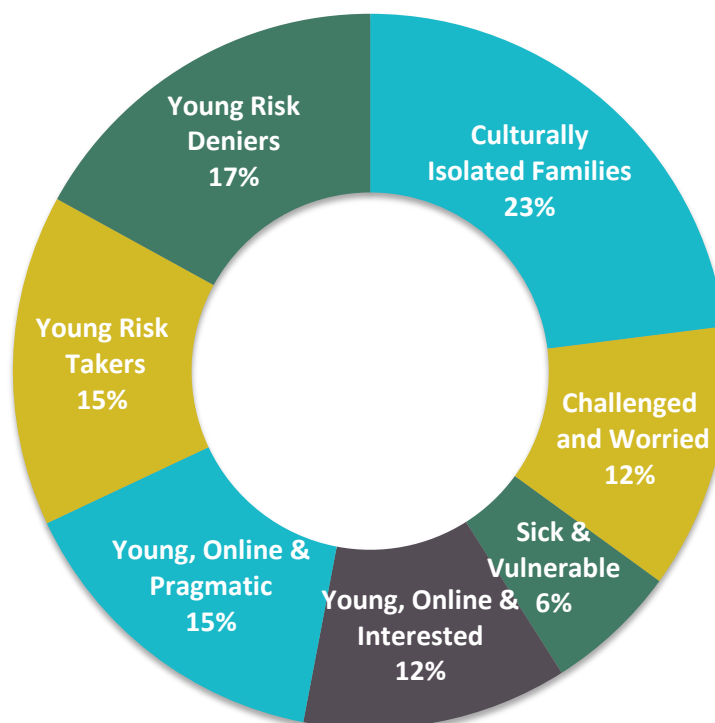


Research shows that over half of the primary population is receptive to the concept of insurance and interested to learning more about Covered California. The remaining population is two times more likely to get health insurance through Covered California than to feeling resistant to it.

2.1.2. COVERED CALIFORNIA PRIMARY POPULATION SEGMENTS

In addition to understanding demographic information, it is also important to understand attitudes and perceptions of the primary population. Knowing what is important to each segment will help inform what information you discuss with consumers.

Covered California has identified the following market segments describing the primary populations:



Each market segment may have different priorities when considering whether or not to enroll and which plan is best for them. The chart on the following pages provides a description of the segment and key messages that will be important for that segment.

Segment Description	Key Messages for this Segment
Culturally Isolated <ul style="list-style-type: none"> Overwhelmingly Hispanic Have significant challenges with English Language proficiency and/or are multi-lingual Spanish Majority have less than a high school education Vast majority are ages 35-54 Vast majority are with 139-199% of the FPL Families with children 	<ul style="list-style-type: none"> Reinforce their perception of risk and stress the value of insurance, which they are conflicted about; Stress the cost savings CC provides and the safety/security they will feel when insured; Stress family coverage and protection; particularly stress ease of shopping to erase fears about complexity, which are especially important to this group; acknowledge the challenges they face in making ends meet.
Challenged and Worried <ul style="list-style-type: none"> Majority Hispanic Few (25%) speak English very well but another 65% speak it well 	<ul style="list-style-type: none"> Reinforce their perception of risk and stress the value of insurance, which they are conflicted about; change idea that people like them do not have insurance and that norms are changing;

Segment Description	Key Messages for this Segment
<ul style="list-style-type: none"> • Almost half are high school grads, but 32% also have some college • Males dominate • Mix of ages • Bare majority (53%) are in the 139-199% FPL segment • 6 in 10 are single or part of a 2-person family 	<ul style="list-style-type: none"> • Stress the cost savings CC provides and the safety/security they will feel when insured; particularly stress ease of shopping to erase fears about complexity, which are especially important to this group; acknowledge the challenges they face in making ends meet.
<p>Sick and Vulnerable</p> <ul style="list-style-type: none"> • Majority Caucasian, one-quarter Hispanic • Nearly 8 in 10 speak English very well and another 18% speak it well • Majority female • Mix of ages • Majority (56%) are in the 139-199% FPL segment • 4 in 10 are singles and 6 in 10 are part of a 1- or 2-person family 	<ul style="list-style-type: none"> • Reinforce their perception of risk and stress the value of insurance, which they are conflicted about; • Stress the cost savings CC provides and the safety/security they will feel when insured; • Change idea that people like them don't have insurance and that norms are changing.
<p>Young, Online and Interested</p> <ul style="list-style-type: none"> • Majority under age 35 • Ethnically diverse, about equally divided between Hispanics and Caucasians, with 1 in 5 Asian • 8 in 10 speak English very well, and almost all of the rest speak it well • Sizeable majority are female • More educated, 45% have some college and 31% are college grads • Majority are in the 200-399% FPL segment • Mix of singles and families of different sizes 	<ul style="list-style-type: none"> • Reinforce their perception of risk and the value of insurance, which they already accept; • Stress the cost savings CC provides and the safety/security they will feel when insured; • Acknowledge the challenges they face in making ends meet; relate to them the perception that those who care about them want them to be covered.
<p>Young, Online and Pragmatic</p> <ul style="list-style-type: none"> • Vast majority under 35 • Ethnically diverse, about equally divided between Hispanics and Caucasians, with 14% Asian • More than 8 in 10 speak English very well and another 16% speak it well • Majority female • Big majority are in the 200-299% FPL 	<ul style="list-style-type: none"> • Reinforce the openness they have to the idea of risk and value of insurance; • Stress cost savings that CC provides and the peace of mind they will feel when insured; • Relate to them the perception that those who care about them want them to be covered; • Play on their love of being early adopters.

Segment Description	Key Messages for this Segment
<p>segment</p> <ul style="list-style-type: none"> Mix of singles and families of different sizes 	
<p>Young Risk Takers</p> <ul style="list-style-type: none"> Vast majority are under age 35 This is the oldest “young” segment, 60% are age 26-34, while 12% are 18 to 25 Majority Caucasian, only 24% Hispanic Nearly 9 in 10 speak English very well and another 12% speak it well Majority female Most educated segment, 45% are college grads and 35% have some college Majority are in the 139-199% FPL group Majority (54%) are single but there are also many families 	<ul style="list-style-type: none"> Sell them on the idea of risk and the value of insurance; Stress the cost savings CC provides and the safety/security they will feel when insured; Break down perception that insurance norms are not changing among the uninsured like them.
<p>Young Risk Deniers</p> <ul style="list-style-type: none"> Vast majority are under age 35 This is the youngest segment, 31% are age 18 to 25, while 42% are age 26-34 Ethnically diverse, mix of Caucasians, Hispanics and Asians Nearly three quarters speak English very well and another 18% speak it well Sizeable majority are male An educated segment, 30% are college graduates and 41% have some college Majority are in the 200-399% FPL income group Big majority of singles (60%) but the balance are families of various sizes 	<ul style="list-style-type: none"> Sell them on the idea of risk and the value of insurance; Stress the cost savings CC provides and the safety/security they will feel when insured; Break down perception that insurance norms are not changing among the uninsured like them.
<p>EVERYONE</p>	<ul style="list-style-type: none"> Stress that “it is a new day!” non-deniability, choice of private plans all screened for quality (i.e. what people need including preventative services) and ease of shopping.

Additional sample messaging and suggestions for motivating consumers are contained in the Job Aide entitled, “Turning a Prospect into a Covered California Consumer.”

2.1.3. MOTIVATORS AND BARRIERS

There may be a variety of obstacles that prevent consumers from seeking health care. The most common reasons for being uninsured include:

- Lack of access
- Perceived lack of need
- Affordability

People with the lowest incomes face the greatest risk of going without coverage. Being uninsured affects how and when people choose to access care as well as their financial security. It often means foregoing basic preventive care, which can lead to more-expensive treatment like hospital stays for preventable conditions. Many uninsured families struggle with medical bills that can quickly escalate into financial debt.

Helping consumers understand the value and benefit of having insurance enables them to make informed decisions. Consider the following motivators and barriers when speaking with consumers about the importance of insurance.

The tables below show the top motivators to enroll in healthcare and top barriers in which consumer resist healthcare. The percentages show the likelihood that the motivators will relate to each segment.

Top 5 Motivators	Significance of Motivators Between Segments
<ul style="list-style-type: none"> • “Save money/lower cost of health insurance/avoid penalties.” 	<ul style="list-style-type: none"> • Sick and Vulnerable 50% • Young, Online & Pragmatic 53% • Young Risk Takers 54 % • Culturally Isolated 24% • Challenge and Worried 31% • Total significance for all populations 41%
<ul style="list-style-type: none"> • “Safety/Security. I’ll need healthcare for the future.” 	<ul style="list-style-type: none"> • Culturally Isolated 32% • Young, Online and Pragmatic 6% • Total significance for all populations 16%
<ul style="list-style-type: none"> • “Can get checkups and other preventative care.” 	<ul style="list-style-type: none"> • No significant differences between segments. • Total significance for all populations 11%
<ul style="list-style-type: none"> • “Peace of Mind.” 	<ul style="list-style-type: none"> • No significant differences between segments. • Total significance for all populations 10%
<ul style="list-style-type: none"> • “Can cover my family.” 	<ul style="list-style-type: none"> • Culturally Isolated 22% • Total significance for all populations 9%

Top 6 Barriers	Differences Between Segments
<ul style="list-style-type: none"> • “Too expensive.” 	<ul style="list-style-type: none"> • Young, Online and Interested 83% • Young, Online and Pragmatic 80% • Culturally Isolated Families 78% • Total significances for all populations 63%
<ul style="list-style-type: none"> • “I have other ways to get health care.” 	<ul style="list-style-type: none"> • Young Risk Takers 20% • Total significance for all populations 11%
<ul style="list-style-type: none"> • “I don’t want to be forced to buy insurance.” 	<ul style="list-style-type: none"> • Young Risk Deniers 14% • Total significance for all populations 5%
<ul style="list-style-type: none"> • “I don’t want to pay for something I don’t need.” 	<ul style="list-style-type: none"> • Sick and Vulnerable 17% • Challenged and Worried 9% • Total significance for all populations 4%
<ul style="list-style-type: none"> • “Do not agree with Obamacare.” 	<ul style="list-style-type: none"> • Young Risk Deniers 9% • Young Risk Takers 5% • Total significance for all populations 4%
<ul style="list-style-type: none"> • “I am healthy and don’t need health insurance.” 	<ul style="list-style-type: none"> • Young Risk Takers 10% • Young Risk Deniers 5% • Total significance for all populations 3%

2.1.4. CULTURAL DIVERSITY

A person’s perception about health, wellness, and illness are influenced by their culture and ethnicity. Educating and supporting consumers through their health plan options and decision making requires appreciation and respect for diversity in beliefs and viewpoints.

When preparing your outreach, education and enrollment support, be sure to anticipate your audience’s needs and consider:

- Race and ethnicity
- Language preference
- Values, beliefs and attitudes
- Gender and sexual orientation
- Literacy levels
- Relevancy of pictures, illustrations and graphics
- Cultural difference

Showing respect for cultural diversity can be accomplished in a number of ways. Below are some examples:

- Ensure that everyone is treated fairly
- Do not impose your values on others
- Never tell someone that their views are “wrong”

- Do not use sweeping generalizations about a group of people
- Do not use expressions that may not be understood by all
- Respect differences in non-verbal communication such as personal space and eye contact

2.1.5. ACCESS FOR INDIVIDUALS WITH DISABILITIES

According to the National Council on Disability, more than 18 percent of the population has some level of disability.

California has regulations that protect and ensure equal access for individuals with disabilities. When organizing consumer activities, consider the following:

- **Facility Access** - The facility should provide access that allows people with disabilities to come and go as easily as everyone else.
 - There should also be accessible parking - both in terms of number of designated spaces as well as the size of the spaces (8 feet wide for a car plus 5-foot access aisle).
 - There should be entrances and exits that do not require the use of stairs and are at least 36 inches wide.
 - Ensure there are no objects protruding that might go undetected by a person with a visual disability.
 - Can doors be opened without too much force?
- **Effective Communication** - Ensure your communication with people with disabilities is as effective as communication with others.
 - You should take time to read information aloud to a consumer who is visually impaired or needs reading assistance.
 - If you are using written material, is it available in Braille or large print for those who are visually impaired?
 - For information on accessing a TDD line for the hearing impaired, Please call the Covered California Service Center number, 1.888.975.1142, for further direction.
 - Are there computers available to type messages?
- **Accommodations** - There may be additional accommodations needed to provide equal access.
 - Is there adequate seating for participants and their caregivers?
 - Can the facility accommodate service animals?
 - Do you allow for extended appointment or meeting times?
 - You may want to partner with an agency or community resource that is able to provide additional support.

Tips for Working with People with Disabilities

1. Speak directly.
2. Offer to shake hands when introduced.
3. Always identify yourself and others who may be with you when meeting someone with a visual disability.
4. If you offer assistance, wait until the offer is accepted before extending your help.
5. Treat adults as adults.
6. Do not lean against or hang on someone's wheelchair and whenever possible place yourself at eye level with the person in the wheelchair.
7. Listen attentively to people who have difficulty speaking and wait for them to finish before responding.
8. Tap a person who has a hearing disability on the shoulder or wave your hand to get his or her attention.
9. Relax. Do not be embarrassed if you happen to use accepted common expressions.
10. Use "People First" language (for example "people with disabilities", not "disabled people")

Source: "Real Economic Impact Tour", National Disability Institute

2.1.6. MAXIMIZING YOUR EFFORTS

What does this demographic information mean for people providing consumer assistance? Here are some helpful hints for maximizing your outreach, education and enrollment support efforts.

1. Target the Markets Most Likely to Be Uninsured

Targeting your outreach, education and enrollment activities to specific markets or communities that have a high number of uninsured individuals will help to reduce the uninsured population.

Examples of primary populations may include:

- Geographic areas, including rural areas where eligible, uninsured individuals reside
- Hard-to-move populations (e.g., young risk deniers) that are unlikely to obtain health care coverage because they do not understand the importance of having coverage
- College students

- Populations with limited English proficiency, which may include consumers who speak Spanish, Cantonese, Mandarin, Vietnamese, Korean, Cambodian/Khmer, Hmong, Tagalog, Russian, Armenian, Farsi, Arabic, and so on
- Culturally diverse populations and communities, such as Native Americans, Latinos, Asian Pacific Islanders, African Americans, and others including mixed immigration status households
- Small businesses and employment sectors with limited access to affordable coverage such as construction, trucking, service, hospitality, health care, agriculture, lumber, fishing, ranching, farming, and other industries
- Geographic areas with a high number of small businesses, including minority business owners, that are eligible to purchase health insurance for their employees through the Small Business Health Options Program (SHOP)

2. Know Your Population/Market

- Determine your population's familiarity with health insurance and coverage benefits
- Consider knowledge, attitudes, beliefs, and practices related to access and use of preventive care
- Anticipate language needs and literacy levels
- Become aware of community resources and capabilities

3. Make Your Information Relevant

- Use examples and scenarios relevant to your audience
- Pace your presentation/conversation based on your population's needs
- Check for understanding (ask questions, engage your listeners, review and emphasize key information)

2.1.7. LESSON ACTIVITY 1

Activity

Check your knowledge. How would you respond?

- | | |
|--|--|
| 1. How can you assess the needs of your primary population(s)? | |
| 2. What different approach would you take when advising consumers from different population sectors? | |

3. LESSON 2: SUPPORTING CONSUMERS THROUGH DECISION MAKING

This lesson reviews techniques for participants to use when helping consumers make important health care decisions.

3.1. LEARNING OBJECTIVES

At the end of this lesson you will be able to describe:

- ✓ How to identify a consumer's health care needs
- ✓ How to provide information to help consumers find the best health care options
- ✓ How to help the consumer move into action by removing obstacles
- ✓ How to handle difficult situations

3.1.1. DEVELOPING A CONSULTATIVE APPROACH

This section provides an introduction to the consultative approach for engaging consumers and supporting them as they make important health care coverage decisions.

A consultative approach will help you establish yourself as a trusted advisor with consumers. It involves taking the consumer's point of view. With a consultative approach, you work with the consumer to identify their health care needs. In this instance, the "need" for consumers is how to find affordable, quality health care insurance.

The consultative approach goes beyond educating consumers about the many options available through Covered California. It involves understanding the consumer's needs and then assisting the consumer match those needs with the plan they feel is best for them.

The consultative approach involves three steps:

1. Identifying the consumer's needs	<ul style="list-style-type: none">• Get to know the consumer's unique situation• Understand the consumer's priorities, values, and current situation
2. Proposing Options	<ul style="list-style-type: none">• Help consumers understand their options
3. Removing obstacles to action	<ul style="list-style-type: none">• Guide the consumer to action by:<ul style="list-style-type: none">○ Collecting contact/lead information○ Outlining the next steps○ Connecting them to a Certified Insurance Agent or Certified Enrollment Counselor (if needed)

3.1.2. STEP 1: IDENTIFYING THE CONSUMER'S HEALTH CARE NEEDS

Health care is very personal and that makes health care enrollment decisions equally personal. The reasons people choose whether or not to enroll in health care coverage is influenced by a number of factors, including affordability, the perceived need for health care coverage, and if employer-sponsored health care coverage is available. Understanding each consumer's current situation however, is the first step in identifying their needs and the right health care options for them.

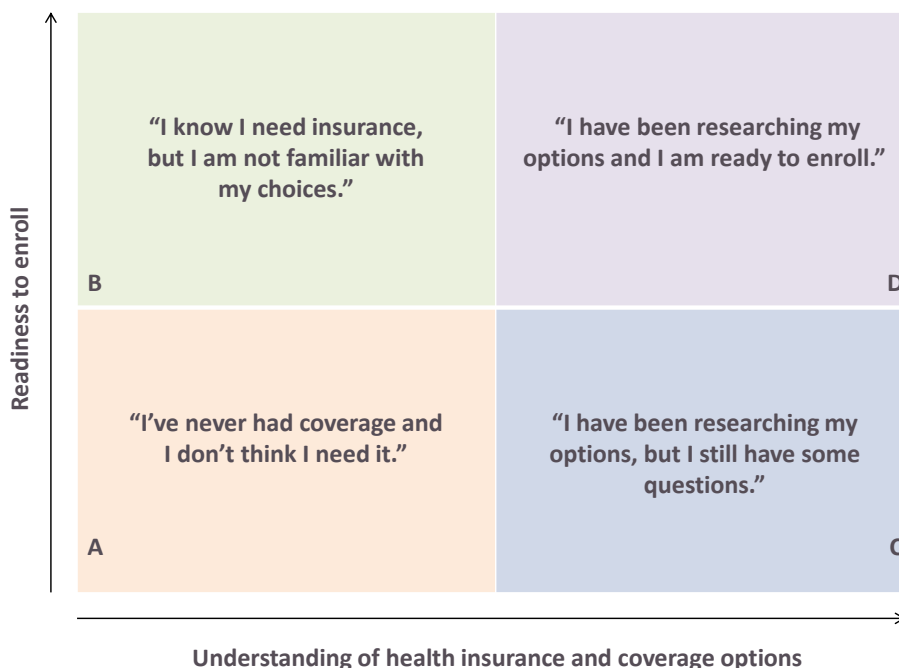
As illustrated in the chart below, consumers will run the full spectrum of familiarity with the health care system, and with Covered California in general. Some consumers may not think they need it, and others will be ready to enroll. In any event, you must encourage and

ultimately assist the consumer as they determine which health insurance plan best meets their needs. The chart below illustrates some sample scenarios you will encounter:

- In quadrant A, consumers may feel that they do not need insurance at all
- In quadrant B, consumers may feel they need insurance but they are not familiar with the choices
- In quadrant C, we have a more sophisticated consumer who may be researching options, but still has questions
- And finally in quadrant D, is a consumer who has done his options research and is now ready to enroll

Your goal then is to both educate consumers and support their decision-making process so that they are ready to enroll as seen in quadrant D.

Again, understanding each consumer's current situation is the first step in identifying the right health care options for them. (See diagram below.)



Engaging the Consumer

When engaging consumers, it is very important to establish rapport, and make them feel comfortable. An important part of your job is to put people at ease and to convey a sense of trustworthiness and competence. Knowing and memorizing your Covered California material is very important. You will need to become a subject matter expert.

People are more likely to share their concerns and needs with someone they trust.

The table

Convey Competence

- Prior to meeting with consumers, prepare by reviewing your

and Confidence	<p>training materials so you know where to find critical information</p> <ul style="list-style-type: none"> • Share a little bit about you and your role with Covered California. For example, you could say: “The Covered California program offers a number of affordable health care coverage options and premium assistance support. My job is to help you understand which options may be the best fit for you.” • Build a rapport and display your genuine desire to help
Make the Consumer Your First Priority	<ul style="list-style-type: none"> • Put away your cell phone and any electronic devices • Give consumers your undivided attention
Get to Know People as Individuals	<ul style="list-style-type: none"> • Learn names and use them in conversation • Speak the consumer’s preferred language, using descriptions that are simple and straight forward • Ask what they hope to accomplish today and plant the seed early in the conversation to enroll today • Do not assume up front you know what consumers need

You are likely to encounter consumers with diverse financial, educational and cultural backgrounds. Understanding and respecting those differences is important in building trust and will enable you to communicate more effectively.

TIP: Encourage clear and open conversation with the consumer by creating a friendly, but business-like environment. Here are some suggestions:

During an appointment/meeting:

- Focus on the consumer. Reduce distractions like excessive noise and your cell phone.
- As an option, you may want to write down names, and have names readily available for the consumer so that you know your consumers by their first or last name. Ask if it is okay to use first names. Be sure to be wearing your badge with your name visible.

Working with a small group:

- Again, focus on the consumer. You may want to consider providing coloring books and crayons for any young children that may be present to encourage quiet activity.
- Make sure you learn names by having everyone introduce themselves in the group while you make a quick reference seating chart. When calling on participants and answering their questions, be sure to use their names.

Effective Questioning

To determine needs, first ensure open lines of communication. You will be gathering information about current health care coverage, concerns, and past experiences with health care. Never make assumptions up front about what may or may not be right for the consumer. Suggestion: take notes as consumers answer your questions and inform them what you are doing and why.

NOTE: Be sure to refer to the Course: Privacy and Security when taking notes on consumer information.

Your role is to gather information. To do this, ask empathetic and effective questions (being empathetic means identifying with or understanding another person's situation or feelings).

There are two types of questions: closed-ended and open-ended.

Closed-ended questions can be answered with a "yes" or "no" response.

For example:

- "Do you currently have health insurance?"
- "Have you ever shopped for health insurance before today?"

Open-ended questions require a longer answer.

For example:

- "What are you hoping to accomplish today?"
- "How familiar are you with the Covered California options?"

Open-ended questions allow you to learn more about the consumer. You will likely use a mix of open-ended and closed-ended questions to identify needs.

Some important open-ended questions you may want to ask include:

- "How familiar are you with Covered California and the options available to you?"
- "Are you shopping for health care coverage for yourself or for a small business?"
- "Who is your current health care insurer?"
- "What type of priorities in health care coverage do you think are important to your family?"
- "Covered California offers premium assistance to help make health care coverage more affordable. Are you comfortable if I ask some income qualifying questions to help determine what you may be eligible for?"

TIP: It is important to put the consumers mind at ease by informing them that you are about to ask questions which some people might feel are very personal. Inform all consumers that you will only ask necessary questions to assist in finding the best health care option for them. You will not be making any recommendations, but assisting the consumer find the best option on their own.

Active Listening

One of the most important skills that will help you understand the consumer's perspective is active listening. Sometimes, people are not aware they have a need, or are unable to articulate their needs. Your job is to help them determine their needs.

It may be helpful to **restate** facts to make sure you are on the same page as the consumer.

An example of restating might be:

"Based on what you just said, you need to make sure that your daughter's pediatrician is part of the doctor and hospital network. Is that correct?"

Another technique is to ask **clarifying** questions to ensure you understand the consumer's frame of reference.

An example of restating might be:

"To be sure I understand you correctly, you currently have health care coverage but it is ending in 60 days?"

Summarize Your Understanding

The final step before you begin to discuss options is to confirm your understanding of the consumer's needs.

- Summarize your understanding of their needs. This provides a smooth transition from discovery to options. It also ensures that you have accurately assessed their situation.
- Review what you have learned, and consider important priorities and possible unmet needs.

Here is an example of what you might say to summarize a conversation with a consumer:

"Mrs. Diaz, you told me that you are seeking health care coverage for yourself, your husband and your three-year-old daughter. One of your most important considerations is that you would like to keep your daughter's current pediatrician. Plus, based on what you have told me about your husband's income, there may be opportunities for premium assistance. Does that sound right?"

3.1.3. STEP 2: PROPOSING OPTIONS

Now that you have assessed the consumer's needs, the next step is to review possible options in a way that is easy to understand.

Do's	Do not's
<ul style="list-style-type: none">• Remain impartial in your recommendations• Help consumers understand what features and considerations are important given their circumstances	<ul style="list-style-type: none">• Do not recommend one health insurance company or health plan over another. (Only Certified Agents provide recommendations.)

Depending on the consumer's familiarity with health care coverage, your conversation may include a lot of new information. When reviewing the options, be sure to:



Discuss the Fit - Describe how the options solve the consumer's needs.

For example:

- “We discussed the importance of low and predictable copayments. Since you qualify for cost-sharing reductions, let’s look at the Enhanced Silver Plan.”
- “You mentioned that you want to keep your monthly premium as affordable as possible. While you are not eligible for premium assistance, I would recommend you start by looking at the Bronze plans.”



Discuss the Advantages - Help consumers distinguish among the options by pointing out the differences.

For example:

- “Since you mentioned you are looking for comprehensive health care coverage, let’s start with the Silver plans. We will want to review the doctor and hospital networks to make sure your doctor is in the network.”
- “We discussed that prescription health care coverage is the most important benefit for your husband. Let’s compare the medications covered under each of the Gold plans to make sure his prescriptions are indeed covered.”



Discuss the Cost/Benefit Analysis - Help consumers understand the importance of health care coverage. Help them weigh the impact of a possible penalty if they do not enroll, against the value and cost of health care coverage.

For example:

- “If you do not have health insurance now, you may want to reconsider. Health insurance is an important way to make sure you have access to medical care when it is needed. Plus, you can avoid a possible penalty for not having health insurance ”
- “One of the advantages of enrolling for health care coverage through Covered California is the availability of premium assistance and cost-sharing reductions. The Shop & Compare Tool on the Covered California website can help you determine if you are eligible.”

3.1.4. STEP 3: REMOVING OBSTACLES TO ACTION

After you have reviewed the options with the consumer it is time to help them take action. There are two important steps: 1) check for any concerns or reasons the consumer might not enroll, and 2) clearly outline the next steps.

Prior to closing the session with the consumer, it is a good idea to check if there are any unanswered questions or concerns that could keep the consumer from enrolling in health care coverage.

You may want to ask the consumer:

- “Are you ready to enroll today?”
- “Do you have any concerns about whether or not to enroll for health care coverage?”

- “Are there any other questions you might have about Covered California that I can answer?”
- “Do you need any additional information on the costs and premium assistance?”

The chart below outlines examples of concerns you may encounter and how you can respond.

Concern	Response
“I do not think I can afford health care coverage.”	<p>“Covered California offers a number of options to fit your needs. Many of the options include premium assistance to help reduce your monthly premium costs.”</p> <p>“Insurance protects you from unexpected, high medical bills that can quickly escalate into financial hardship. More than half of reported bankruptcies are due to unforeseen medical expenses.”</p>
“I like my current doctor and I do not want to change to a new one.”	“Covered California plans offer large networks with many doctors to choose from. Let’s check the plan website to see if your doctor is in the network.”
“I am not ready to make a decision at this time.”	“It is important to think through this decision carefully and make the right choice. Just remember, open-enrollment closes on March 31, 2014. You must enroll in health insurance during this open-enrollment period to obtain health care coverage in 2014.”
“I will just pay for my care as the need comes up.”	<p>“Did you know the average cost of a three-day hospital stay can be \$30,000 and more than half of reported bankruptcies are due to unforeseen medical expenses?”</p> <p>“Starting in January 2014, most people will be required to have health insurance or pay a penalty if they do not. In 2014, the penalty will be 1 percent of annual income or \$95, whichever is greater.”</p> <p>“In addition to covering a portion of the expenses, health insurance companies negotiate discounted rates with doctors and hospitals. You benefit from their discounts on the portion of the bill that you pay.”</p>
“I have applied for health care coverage before and I was declined.”	“The Affordable Care Act changes things. Beginning January 1, 2014, health insurance companies must issue policies to all applicants regardless of health status or other factors.”
“I do not want to enroll unless my prescriptions are covered.”	“Let’s check the plan website to review the formularies. We can check which plans cover your current prescriptions.”
“I am concerned about the quality of the Covered California plans.”	<p>“Covered California will offer plans that are the same high-quality health insurance companies available in the private market today.”</p> <p>“These plans are guaranteed to provide essential levels of health care coverage and comply with consumer protections set forth in the Affordable Care Act.”</p>

Concern	Response
"How can I determine if I am eligible for premium assistance?"	"The Covered California Shop & Compare Tool is a tool you can use now to provide an estimate of the premium assistance you might be eligible for."
"I am not sure what my exact income level will be next year. What happens if I estimate wrong?"	"If your income changes over the year, your premium assistance will be adjusted accordingly. If your income increases you will have to pay the difference at tax time. If your income decreases, you can receive additional premium assistance."
"I do not see any doctors I know in my area."	"Let's check the plan websites. They often provide a lot of information about doctors, such as their specialty, gender, languages spoken and educational background. We can find a doctor that is good match for you."
"I cannot afford premiums for my entire family, I am thinking of just covering my children."	<p>"Starting in January 2014, most people will be required to have health insurance or pay a penalty if they do not."</p> <p>"The cost of health care coverage depends on how much health care coverage you choose to enroll in and whether you qualify for premium assistance."</p> <p>"Let's look at the Shop & Compare Tool to estimate your annual costs and determine if you are eligible for premium assistance."</p>

Action and Next Steps

Enrolling in health care coverage can be confusing. That is why it is important to provide a clear outline of next steps for the consumer.

In some cases, consumers may be ready to begin the enrollment process immediately. If you are a Certified Enrollment Counselor, you can ask them if they would like to enroll now. Supporting enrollment on the online system ensures they follow through with their purchase.

For those who need time to consider their options, you may want to:

- Reinforce the importance of having health care coverage (you can review suggestions covered in the previous section)
- Remind people of the open-enrollment deadlines and possible penalties
- Ask for contact information for additional follow-up
- Ensure consumers have what they need to make a decision:
 - Do they need to collect additional documentation before enrolling? If so, you may want to make sure they have a list of what is needed.
 - Do they know where to look on the Covered California website for answers to any outstanding questions?
 - Do they know who to contact if they have questions?
 - Do they understand any pending deadlines that could impact their enrollment, such as the end of the open-enrollment period?
- Make it easy for consumers by outlining the next steps in the process.

3.1.5. HANDLING DIFFICULT SITUATIONS

In your role, you are supporting consumers through important health care decisions impacting their families and their finances. Most of the time, you will be partnering with them to solve their health care needs, and assisting them find the option best for them. There may be some situations that become difficult due to no fault of your own. This section provides helpful hints to diffuse difficult situations.

Do not take any anger personally. Recognize that consumers may have legitimate concerns. To provide effective support in difficult situations, first deal with the consumer's emotions, then seek to solve their health care needs.

Listen

The active listening skills previously discussed also apply in difficult situations.

- Do not try to talk over or argue with the consumer
- This is not the time to correct inaccurate information or debate the facts
- Often times, consumers need to vent and feel heard
- As you listen, take the opportunity to build a rapport with the consumer

Empathize

Put yourself in the consumer's shoes.

- Let them know that you understand the situation and how the situation makes them feel. Sincerity is important in demonstrating empathy
- Summarize what you have heard to show that you understand the issue. You do not need to agree or disagree. The intent is to demonstrate that you have been listening and understand the consumer's perspective
- Personalize the conversation by using the consumer's name
- Maintain your professional attitude. Show respect and talk with a low volume voice. Your calm demeanor will reflect on the consumer and will help them calm down.

Recognizing Underlying Factors

Consumers may act angry for any number of reasons. Everyone has bad days, and the reaction you are seeing may be the result of something completely outside of your interaction with the consumer. After the consumer has finished expressing their concerns, tactfully guide the conversation back to the issue at hand.

Ask Questions

Open-ended and closed-ended questions will help you assess the situation.

- Ask questions to get to the root cause of their health care needs
- Validate what is known and what is not known
- Stay focused on gathering the facts; do not rehash the emotional issues
- Listen carefully to the consumer's answers and do not jump to conclusions
- Be patient

- It is okay to say to say “I do not know, but I will get back to you with that information.” This provides a great opportunity to follow up with the consumer and engage them in additional conversation.
- Ask a transitional phase before asking personal health and financial information (e.g., “I need to ask some personal questions, if you are comfortable to do that now?”)

Follow-Through

Follow-through is critical to service recovery. Make sure there is no confusion on the next steps.

- Let the consumer know exactly what to expect. Clearly communicate whether you are taking actions or if you need additional information from the consumer
- Be sure to communicate when the next steps will occur
- If you agreed to a follow-up phone call, email or visit, be sure to follow-through. Even if you do not have all of the answers at that time, let the consumer know the status of the situation in your follow-up time together.

3.1.6. LESSON ACTIVITY 1

Activity

Check your knowledge. Discuss what steps you would take to remove obstacles.

1. A consumer has concerns about affordability by enrolling in a Covered California health plan.	
2. A consumer has concerns about the plan choices in his area.	

3.1.7. LESSON ACTIVITY 2

Activity

Role Play. Discuss what steps you would take to remove obstacles.

Scenario	Response
You are working one-on-one with a consumer, Mr. Barris, who is currently uninsured. He recently heard an ad on the radio about Covered California and was interested in learning more about it.	
After talking with Mr. Barris you learn that he is currently employed and unmarried. He discloses that he earns \$20,000 per year. He does not go to the doctor very often and really wants to keep his premium as low as possible.	

Activity

Role Play. Discuss what steps you would take to remove obstacles.

After hearing about his options, Mr. Barris states that he is still unsure about enrolling into a Covered California health plan and he would more time to think about his options.

3.1.8. LESSON ACTIVITY 3

Activity

Fill-in your responses below. Provide examples of open-ended questions and closed-ended questions.

Open-Ended Questions	Closed-Ended Questions

3.1.9. LESSON ACTIVITY 4

Activity

Role Play. Discuss what steps you would take to assist consumers. Take note of responses in this scenario.

Scenario	Response
You and your spouse have two children (family of four) and have a total income of \$40,000 annually. (Speak very slowly as you explain your situation.) Explain that your job does not offer health insurance coverage. Ask if you are eligible for some kind of assistance.	

3.1.10. LESSON ACTIVITY 5

Activity

Role Play. Discuss what steps you would take to assist consumers. Take note of responses in this scenario.

Scenario	Response
You are single with no dependents and make \$60,000 annually. (Speak very rapidly as you explain your situation.) Ask for help finding a plan, but be impatient and ask for the information more quickly.	

3.1.11. LESSON ACTIVITY 6

Activity

Role Play. Below are examples of difficult situations. Discuss what steps you would take to assist consumers. Take note of responses in this scenario.

Scenario	Response
"Laugh at me."	
"Ignore me."	
"I am the leader."	
"Feel sorry for me."	

4. LESSON 3: USING COVERED CALIFORNIA CONSUMER ASSISTANCE TOOLS

In this lesson you will learn about a number of different resources that Covered California has to support consumers as they make health care decisions. After reviewing the customer's situation, you may realize they would benefit from additional support from another trusted source or advisor.

4.1. LEARNING OBJECTIVES

At the end of this lesson you will be able to:

- ✓ Define CalHEERS and describe how it can be used to assist consumers
- ✓ Define the Shop & Compare Tool and describe how it can be used to assist consumers and how to access it
- ✓ Describe the Job Aids and User Guides available to help individuals assisting consumers

4.1.1. WHAT IS CALHEERS AND HOW IS IT USED?

CalHEERS is the California Healthcare Eligibility, Enrollment and Retention System. It is a web-based system that streamlines the eligibility and enrollment process for all products and programs available through Covered California.

The CalHEERS system is a tool that allows individuals helping consumers facilitate enrollment in Covered California, easily apply for eligibility and enroll in Covered California products and programs.

The CalHEERS tool can be accessed directly online through www.coveredca.com.

4.1.2. WHAT IS THE SHOP & COMPARE TOOL?

The Shop & Compare Tool is an online tool that allows California consumers to:

- Browse high-quality health insurance policies in your region – with a range of coverage options and prices.
- Find out if the consumer may qualify for federal premium assistance or Medi-Cal.
- Depending on their income, they may be eligible for a tax subsidy that pays for part of their premium.
- See if and how they might be eligible for a plan that helps pay for out-of-pocket costs such as doctor visits and medication.
- Submit contact information for requesting assistance with enrollment.

The Shop & Compare Tool **DOES NOT** perform the following functions:

- Enroll consumer into a health plan.
- Perform any type of eligibility determination for consumers. All results are estimates, and show what a consumer may potentially be eligible for. The Shop & Compare Tool does not factor in any type of eligibility information that is not related to income.
- Perform any type of calculations for families with mixed eligibility.
- Supply Medi-Cal health plan options.
- Include information on the doctors or hospitals in the health plan networks

4.1.3. USING THE SHOP & COMPARE TOOL

Estimating Costs with the Shop & Compare Tool

There will be a number of options for consumers to compare when shopping in the Covered California marketplace. These four steps, done in order, simplify the process so it is faster and easier for consumers to get the health insurance they deserve.

From the consumers' point of view, the four steps look like this:

1. Tell us about you and your household
2. We check on eligibility for premium assistance, cost-sharing reductions and/or Medi-Cal
3. You compare plans networks and prices
4. You select a plan and enroll!

Steps 1 and 2 are supported by Shop & Compare Tool

Consumers will get the most accurate results by following these tips:

- Number of people in the household:
 - Enter the number of individuals included in the household's tax return.
 - Include all members of the household regardless of whether or not they need health coverage.
- Age(s) of first adult(s) and dependents 18 or under:

If a consumer does have children, it is important to enter separately the number of children under the age 18. That is because the rates are calculated differently.

The Shop & Compare Tool uses the information to estimate the monthly premium, any premium assistance and/or eligibility for Medi-Cal as shown in these examples:

The screenshot shows the 'The Covered California Financial and Health Plan Chooser' interface. At the top, there's a navigation bar with 'HOME', 'CALCULATOR', 'ABOUT', 'GET CONTACTED', and 'ESPAÑOL'. Below this is a banner with the Covered California logo and a row of five photos showing diverse people. The main heading is 'The Covered California Financial and Health Plan Chooser'. A note states: 'Before you get started: If you currently receive affordable health insurance through an employer or public program, unfortunately, you can't buy insurance through Covered California. Covered California is primarily designed to help individual Californians get coverage, many of whom will get financial help.' The form is divided into two main sections: 'Household Information' and 'Enrollee Information'. Under 'Household Information', there are input fields for 'Number of people in the household' (set to 4), 'Household income' (set to \$55,000.00 with an 'Annual' dropdown), and 'ZIP Code' (set to 92103). The 'Enrollee Information' section includes a note: 'Only enter members of your household who would enroll in Exchange coverage.' It asks to 'Enter the AGE of each adult' and shows two adults: 'Adult 1 (over 18)' with age 35 and 'Adult 2 (over 18)' with age 36. There are '+ Add adult' and '- Remove adult' buttons. Below this, it asks for the 'Number of dependents age 18 or under' with buttons for 0, 1, 2, and 3 or more. The '2' button is selected. At the bottom, it shows 'Total people covered:' with a button for 4.



Step 3 — Comparing Coverage

CalHEERS is available on www.coveredca.com includes all the health insurance companies that have been certified to sell Covered California Health Plans.

Consumers can preview all health plans or use the CalHEERS smart sort option. Consumers answer three basic questions about what is most important to them (example: low monthly premium). CalHEERS finds and displays the plans that match.

Step 4 — Get a Lead or Help Enroll

After the first three steps, consumers may be ready to enroll, and they can do that using CalHEERS with or without the help of a Certified Enrollment Counselor or Certified Insurance Agent. Or they can apply by phone by calling the Covered California **service** center, or by U.S. Postal Mail.

If you are working with a consumer who is not quite ready to enroll, be sure to capture the consumer's name and contact information as a lead. You can encourage consumers to go online to fill out a form to receive upcoming enrollment information. Or you can give them a form to complete. Collected leads are either mailed to the Covered California Service Center directly or logged in online, and then provided to Certified Enrollment Counselors for follow-up with consumers.

4.1.4. HOW TO ACCESS THE SHOP & COMPARE TOOL

The Shop & Compare Tool is available in a variety of different locations including:

- Covered California Website at: www.CoveredCa.com
- Applications for Tablets (**Note:** Only use tablet app in the field and direct consumers to the website version if they choose to use the tool on their own.)
- Android and Google Play:
<https://play.google.com/store/apps/details?id=com.coveredca.CoveredCa&hl=en>
- Apple iOS: <https://itunes.apple.com/us/app/get-covered-ca/id674641644?ls=1&mt=8>
- Chromebook: <http://coveredca.com/fieldcalc/index.html>
- Covered California Facebook Page (mid-September)

The Online version supports the following internet browsers:

- Internet Explorer (Version 8 and higher)
- Google Chrome
- Mozilla Firefox
- Safari

4.1.5. JOB AIDS AND USER GUIDES

For each training course offered through Covered California, there will be a Participant Guide and Job Aids to help you assist consumers. Participant guides and job aids should be used as a reference to help facilitate your role in assisting Covered California consumers.

As information is updated or new tools are available, Covered California will update and distribute information to entities working on its behalf. Check with your supervisor to ensure that you receive all updates from Covered California.

4.1.6. LESSON ACTIVITY 1

Activity

Role Play. Practice utilizing these tools from the perspective of the consumer.

Scenario	Response
Use the tool to assist the consumer to learn more about Covered California.	
Use the tool to help them learn about the types of plans available in their area as well as costs.	
Use the tool to help consumers find out if they are potentially eligible for financial assistance from Covered California.	

5. LESSON 4: FINDING CONSUMER ASSISTANCE SUPPORT

In this lesson will provide students with an understanding of the different consumer assistance programs available through Covered California and how they work together to guide consumers through the application process to facilitate enrollment into Covered California health plans.

5.1. LEARNING OBJECTIVES

At the end of this lesson you will be able to:

- ✓ Identify the Covered California roles that provide Consumer Assistance
- ✓ Identify how the Covered California roles interact with each other
- ✓ Identify additional consumer assistance programs outside of Covered California

5.1.1. COVERED CALIFORNIA CONSUMER ASSISTANCE ROLES

Covered California has a number of different roles that help provide consumer assistance including:

Covered California Certified Educators

Educators are individuals that are registered, trained and certified by Covered California. Certified Educators are responsible for performing education and outreach activities in order to generate leads and potential enrollees towards Covered California enrollment channels.

Covered California Certified Insurance Agents

Certified Insurance Agents are registered, trained and certified by Covered California. Certified Agents are individuals that are responsible for facilitating the enrollment process, providing expert advice regarding insurance plans, and providing assistance to consumers regarding health plan selection.

Covered California Certified Enrollment Counselors

Enrollment entities are registered, trained, and certified to provide in-person enrollment counseling to consumers and help them apply for Covered California programs.

Covered California Service Center

The Covered California Service Center is available to assist consumers and help them apply for Covered California health plans. Consumers will be able to contact the service center with a toll-free telephone number.

Certified Plan-Based Enrollers

Covered California's health plan partners will help facilitate enrollment into Covered California health plans for some consumers. Plan-Based Enrollers will be trained and certified by Covered California.

County Eligibility Workers

Covered California's partners in county government will be working to help facilitate enrollment into Covered California plans and in the California Medicaid program, Medi-Cal.

5.1.2. TYPES OF CONSUMER ASSISTANCE ACTIVITIES

To ensure that consumers have a variety of options for assistance, it is very important to understand how the various roles relate to each other. The primary areas of interaction include the categories outlined on the table below:

	Outreach and Education Activities	Individual Market Application Assistance, Enrollment and Post-Enrollment Activities	SHOP Market Application Assistance, Enrollment and Post-Enrollment Activities	Identifying Plan Options	Recommendations Plan Options	Answering Detailed Covered California Consumer Inquiries
Certified Educators	✓			✓		
Certified Insurance Agents		✓	✓	✓	✓	
Certified Enrollment Counselors		✓		✓		
Plan-Based Enrollers		✓		✓		
County Eligibility Workers		✓		✓		

	Outreach and Education Activities	Individual Market Application Assistance, Enrollment and Post-Enrollment Activities	SHOP Market Application Assistance, Enrollment and Post-Enrollment Activities	Identifying Plan Options	Recommendations Plan Options	Answering Detailed Covered California Consumer Inquiries
Covered California Service Center		✓	✓	✓		✓

Outreach and Education Activities

- Raising awareness about Covered California benefits and health plans.
- Providing education to consumers related to the Covered California's benefits and health plans.

Individual Market Application Assistance, Enrollment and Post-Enrollment Activities

- Answering questions about Covered California benefits and health plans.
- Facilitating enrollment into Covered California health plans.
- Providing information about Covered California eligibility to consumers.
- Providing in-person assistance with the Covered California application process.

SHOP Market Application and Enrollment Assistance

- Provide information related to Covered California's Small Business Health Options Program (SHOP).
- Provide assistance related to enrollment and post enrollment.
- Provide referrals to Covered California certified agents in order to provide services beyond general information related to SHOP.

Identifying Plan Options

- Covered California in-person assistance programs are designed to answer consumer inquiries related to plan options, plan details and inquiries related to plan enrollment.
- Only Covered California Certified Agents can recommend a plan to consumers for selection.

Recommending Plan Options

- Certified Insurance Agents have additional subject matter knowledge and are licensed through the California Department of Insurance. As a result, only Certified Insurance Agents can recommend specific plans.

Answering Detailed Consumer Questions

- The Covered California Service Center is the source for Covered California subject matter experts and is positioned best to handle detailed consumer questions.

5.1.3. LESSON ACTIVITY 1

Activity

Role Play. Practice utilizing the resources to assist consumers to find the right plan.

Scenario	Response
<p>A consumer has already been determined eligible for financial assistance but is having a difficult time finding a health insurance plan that works for him. This individual has been working with a Covered California Certified Enrollment Counselor, but he is still uncomfortable selecting a plan. Ask the counselor to practice assisting this individual.</p> <p>Next, have the Service Center Staff member practice assisting this consumer.</p>	